

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

JOAQUIN CANCEL MONTALVO

Case No. 10-09215-ESL

DIVINA LLANERA ROMAN

Chapter 13

Attorney Name: JOSE PRIETO CARBALLO ESQ\*

I. Appearances

Debtor ☒ Present ☐ Absent  
Joint Debtor ☒ Present ☐ Absent  
Attorney for Debtor ☒ Present ☐ Absent  
☐ Pro-se  
☐ Substitute \_\_\_\_\_

Date: December 02, 2010

Time: 8:14 AM Track: \_\_\_\_\_  
☐ This is debtor(s) 1<sup>st</sup> Bankruptcy filing.

Liquidation Value: \$11,000.-

Creditors

None

II. Oath Administered

☒ Yes ☐ No

III. Documents Filed/Provided

☒ Schedules  
☒ Statement of Financial Affairs (SOFA)  
☒ Statement of Current Monthly Income (SCMI)  
☒ Credit counseling briefing certificate (CCC)  
☐ Waiver requested by debtor(s)  
☐ DSO Certificate

☐ DSO Recipient's information  
☐ State Tax Returns n/a ☐ Returned \*  
☐ Federal Tax Returns \_\_\_\_\_ ☐ Returned  
☐ Evidence of income (60 days prior to petition)

\* See Sec recipient since 1992

IV. Status of Meeting ☒ Closed ☐ Not Held ☐ Continued \_\_\_\_\_ at \_\_\_\_\_

V. Trustee's Report on Confirmation

☐ FAVORABLE  
☒ UNFAVORABLE

☐ Feasibility  
☒ Insufficiently funded  
☐ Unfair discrimination  
☐ Fails liquidation value test  
☐ Fails disposable income test (I & J)  
☐ No provision for secured creditor(s)

☐ No DSO certificate (Post-petition)  
☐ Evidence of income  
☐ Missing ☐ Incomplete  
☐ Stmt. of Current Monthly Income  
☐ Incomplete ☐ Missing  
☐ Fails commitment period ☐ Fails Disp. Income  
☐ Certificate of Credit briefing  
☐ Missing ☐ More than 180 days  
☐ Issuer not certified by U.S.T.  
☐ Incomplete schedules  
☐ Incomplete S.O.F.A.  
☐ Other: \_\_\_\_\_

☐ Treat value of collateral separately  
☐ No provision for insurance  
☐ Tax returns missing  
☐ State - years \_\_\_\_\_  
☐ Federal - years \_\_\_\_\_

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VI. Plan

(Cont.)

Date: September, 30, 2010 Base \$ 11,100.00 ☒ Filed Evidence of Pmt shown: \_\_\_\_\_

Payments 1 made out of 2 due. ☐ Not Filed

VII. Confirmation Hearing Date: December, 1, 2010

VIII. Attorney's fees as per R. 2016(b)

\$3,000.00 - \$ 326.00 = \$ 2,674.00

IX. Documents to be provided w/in \_\_\_\_\_ days

☒ Amended schedules I

☐ Amended S.O.F.A. \_\_\_\_\_

☐ Insurance estimate

☐ Amended plan

☐ Assumption/Rejection executory contract

☐ Business Documents

☐ Monthly reports for the months

☐ Appraisal \_\_\_\_\_

☐ Public Liability Insurance

☐ State tax returns years \_\_\_\_\_

☐ Premises \_\_\_\_\_

☐ Federal tax returns years \_\_\_\_\_

☐ Vehicle(s) \_\_\_\_\_

☐ Correct SS # (Form B21)

☒ Licenses issued by:

☐ Debtor ☐ Joint debtor

Treasury - IVU.

☐ Other: \_\_\_\_\_

☐ M.T.D. to be filed by Trustee: Debtor(s): ☐ failed to appear; ☐ failed to commence payments;

☐ failed to keep payments current; ☐ does (do) not qualify as a debtor (§109); \_\_\_\_\_

☐ Other: \_\_\_\_\_

COMMENTS

① Amend Sched I to add \$350.00 as rental income. Debtor testifies his daughter does not provide them with \$800 a month, but with \$400. Consequently this poses a feasibility issue since it is \$50.00 less income and the payment is \$185.00 ② Provide description for both properties listed in schedule A. ③ Debtor will delete tax refund provision from plan. Debtor does not have unsecured debts.

Alejandro Oliveras Rivera  
Trustee/Presiding Officer

Date: December 02, 2010

(Rev.)